

# EXHIBIT 6

**Smart House  
Consultants**

*Engineers - Consultants - Inspectors*

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6444 NW Expressway Suite 836A,  
Oklahoma City, OK 73132  
Office: 405-495-9959  
Fax: 405-943-3329

**RULE 26**

**ENGINEERING ROOF INSPECTION**

***Prepared For***

***Matt McGrew  
McGrew and Associates  
400 North Walker, Suite 115  
Oklahoma City, OK 73102***

***Property Location***

***1700 South Desert Palm Avenue  
Broken Arrow, OK 74012***

***Date of Loss: 5/11/2017***

***Inspection Date: 10/26/2017***

***Prepared By  
Kelly Parker, P.E.***

***Report Date  
12/24/2018***

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December 24, 2018

Matt McGrew  
McGrew, McGrew and Associates  
400 North Walker, Suite 115  
Oklahoma City, OK 73102

Re: 1700 South Desert Palm Avenue  
Broken Arrow, OK 74012

Date of Loss: 5/11/2017  
Date of Inspection: 10/26/2017

## **RULE 26 REPORT**

### **ENGINEERING ROOF INSPECTION**

This engineering report has been written to the addressee for your sole use and purpose and is not for the use of any other person, firm, or corporation. Smart House Consultants of America, Inc., and its agents and employees do not have and do disclaim any contractual relationship with, or duty or obligation to, any party other than the addressee of this report and the principals for whom the addressee is acting. As Engineers we have an ethical responsibility to protect the public by using our knowledge for the enhancement of human welfare and to be impartial in serving the public and our clients. No one other than the engineer who signed this document has the authority to change its contents and then only in writing to you. This report addresses our inspection and information reviewed to date. We reserve the right to amend our conclusions should any subsequent information or data warrant such change.

#### **Walk On Survey**

The walk on roof covering survey conducted during the field observer's site visit of the above referenced property, consisted of non-intrusive visual observations, survey of readily visible components and systems of the subject property. This survey is described in the report below. Concealed physical deficiencies are excluded. It is the intent of this report that this survey not be considered technically exhaustive. It excludes the operations of equipment by the field observer and was conducted without the aid of special protective clothing, exploratory probing, removal of materials, testing or the use of equipment, such as scaffolding, metering/testing equipment or devices of any kinds, etc, unless otherwise noted. It is literally the field observer's visual observations while walking on the subject roof covering.

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The objective of the walk on roof covering survey is to visually observe the roof covering so as to obtain information on material systems and components for the purposes of providing a brief description, identifying physical deficiencies to the extent that they are observable, and obtaining information needed to address such issues. Some details and items of my inspection may not be noted in the report. However, all items necessary and sufficient to describe and document the general structural condition of the property at the time of inspection have been included.

## **HISTORY**

The Brown's home is a two-story house which faces east. The home was reportedly built in approximately 1999 and the roof is original to the home – approximately 18 years old. The roof appears to be a laminated 30 year shingle. On or about May 11, 2017 a hail event occurred. The Brown's roof was damaged in the hail event of May 11, 2017 – this hail event was confirmed by attached meteorological data. As a result of this storm event, the roof sustained hail damage as well as collateral damage to the soft metal roof components, gutters, downspouts, A/C unit and window screens.

Smart House Consultants of America, Inc. was engaged to provide expert opinions and damage assessment and to conduct an on-site inspection of the above referenced home. Kelly Parker, P.E. with Smart House Consultants inspected the property on 10/26/2017.

My opinions noted in this report are based on the information identified below, my onsite inspection and observations, as well as my knowledge, experience and training as a Professional Engineer.

## **CONDITIONS AT TIME OF INSPECTION**

72°F – Sunny – Light wind – No rain in the last 72 hours

## **DOCUMENTS REVIEWED AND RELIED UPON**

- AAA Photo Report dated 8/01/2017;
- Cole House Loss Report with inspection date of 8/3/2017;
- AAA Photo Report dated 8/18/2017;
- AAA Insurance Denial Letter dated 8/24/2017;
- Affidavit of Cole House dated 7/19/2018;
- Hancock Roof Inspection Form dated 8/18/2017;
- Deposition of Scott L. Brown dated 11/20/2018;
- Deposition of Laurie A. Brown dated 11/20/2018;
- Verisk Climate Hail History Report showing 1.25" hail on date of loss of 5/11/2017;
- Hail Impacts Report showing 1.25" hail on date of loss of 5/11/2017;

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- Claim File for Previous Claim Filed on 7/8/2015 - CSAA\_BROWN 1358-1416.

## OBSERVATIONS

1. I begin my inspection by walking the perimeter of the building on the ground and noted collateral hail damage to the window screens, A/C unit, gutters, and downspouts. These components showed hail impacts consistent with the hail reports showing 1.25" on 5/11/2017.
2. I then accessed and inspected the roof from the east side with a ladder – see photograph #1.
3. During the inspection I walked and inspected all slopes of the roof using a Goat steep assist. At the time of my inspection, the Brown's composition shingle roof was approximately 18 years old. As such, the roof had weathering and age related granular loss, making it more susceptible to damage by hail impacts. I observed hail impacts across the entire roof surface. I performed 6 test squares selected at random across all directional slopes of the roof. Due to the architecture and steepness of the roof, 10'X10' test squares were not utilized. Note the following chart:

SLOPE	SIZE OF TEST SQUARE	# OF HAIL IMPACTS	PHOTOGRAPHS
East	5'X10'	17+	#3, #4, #5, #6, #7, #8
South	5'X3'	11+	#9, #10, #11, #12, #13, #14, #15, #16
West	3'X5'	8+	#17, #18, #19, #20
South	4'X6'	8+	#21, #22, #23, #24, #25
North	3'X5'	4+	#26, #27, #28, #29
East	3'X5'	7+	#33, #34, #35, #36

4. I also observed hail impacts to the soft metal roof components. Note hail impacts in roof top vents – see photographs #30, #31 and #32.
5. After performing a routine investigation of the hail impacts it became apparent there were significant hail impacts noted on the roof covering. The hail impacts range from 1/2" to 1.5" in diameter – see above referenced photographs by slope.
6. The hail impacts damaged the shingles by displacing the protective granules and in some cases fracturing the mat of the shingle. These mat fractures were visibly observable on the shingles and could be felt tactilely, in the form of a concave bruise where the hail has impacted the shingles, displaced the protective granules and damaged the underlying mat of the shingle. Again, a roof with age related granular loss like the Brown's roof is more susceptible to this type of hail damage. Some of these hail damages are noted in the attached photo documentation.
7. My findings are consistent with the findings made by AAA's field adjuster at the time of his inspection in August of 2017. I reviewed the Loss Report by Cole House dated

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8/3/2017, as well as the affidavit of Cole House dated July 19, 2018. Mr. House's affidavit and the Loss Report document and confirm hail damages with a date of loss of 5/11/2017.

8. As I reviewed the Loss Report by Cole House, I noted that the damages he documented in his test squares were consistent with damages I observed at the time of my inspection. Further, on page 3 of his Loss Report I noted that there is a replacement cost estimate generated in the amount of \$23,901.96. Although I was not retained to provide an estimate of repairs (I understand repairs have already been made), this amount appears to be a reasonable cost for replacement of this roof and other related damages I observed at the time of my inspection.
9. I have reviewed the Affidavit of Cole House dated July 19, 2018 in which Cole House states "... *I confirmed and documented hail damages to the Browns' roof, gutters, downspouts, window screens, and window beading.*" **I agree with this assessment.**
10. The Affidavit of Cole House dated July 19, 2018 states "*The Browns' roof had extensive hail damage and some of the hail hits on all directional slopes had completely penetrated the mat of the shingle.*" **I agree with this.** Many of the hail impacts I observed on all of the directional slopes had hail caused bruising and mat fracture. As noted above, the Brown's roof was approximately 18 years old at the time of my inspection. The Brown's roof was more susceptible to hail damage due to its overall age and condition. Due to this, the hail damages I observed were widespread and consisted of both granular displacement by hail impacts, with a corresponding fracture/bruise of the mat.
11. The Affidavit of Cole House dated July 19, 2018 states "... *I believe that the Browns' roof was totaled by hail as a result of the May 11, 2017 storm and needed full replacement.*" **I agree with this assessment.**
12. The Hancock Roof Inspection Form dated 8/18/2017 states "No collateral damage was found at the ground level. No damage was found on guttering....No hail storm damage was found on ridges/slopes." **I disagree with this assessment.** The Brown's roof had extensive hail damage to the shingles, as well as gutters, downspouts, soft metals, etc. See attached photo documentation. This damage was also documented and confirmed by AAA's adjuster Cole House at the time of his inspection in August of 2017. It has been my experience that Hancock inspectors are not qualified to assess storm damage, are inexperienced and/or biased towards insurance carriers, resulting in findings of no damage in instances where damages are clearly present.
13. I have reviewed two hail history reports from May 11, 2017. The Verisk Climate Hail History Report shows 1.25" hail at the property address on May 11, 2017. The Hail Impacts Report by HailTrace also shows 1.25" hail at property address on May 11, 2017. Hail history reports represent data which must be verified. This information was verified during my field inspection of October 26, 2017. The hail damages I observed were consistent in size and appearance to the hail reported by these meteorological sources. The hail impacts appeared to be recent, as the areas of hail impact were not weathered in appearance.

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The hail impacts appeared to be recent, as the areas of hail impact were not weathered in appearance.

14. Additionally, I have reviewed the claim file (CSAA \_BROWN 1358-1416) of a previous claim submitted by the Browns in 2015 for a roof leak. AAA's inspection of the roof in 2015 revealed no storm related damage (Therefore no Hail). Obviously, this means that the storm damages I observed at the time of my inspection, and as documented by AAA's adjuster Cole House in this claim, occurred after AAA's July 2015 inspection - on May 11, 2017.

#### DISCUSSION

In conclusion, it is my professional opinion that the Brown's roof and its associated components were totaled by the hail event of May 11, 2017 and, as a result, require a full roof replacement of the laminated shingles and associated roofing components.

The hail damages I observed to the Brown's shingles consisted of both granular displacement by hail impacts, as well as a corresponding fracture/bruise of the mat. These damages were both severe and widespread across all directional slopes. See Observations section above, as well as chart containing test square data.

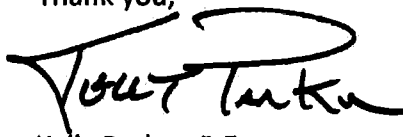
Follow the list of recommendations noted below:

#### RECOMMENDATIONS

It is my professional opinion and recommendation the Brown's roof must be completely removed and replaced as a result of the hail damages caused by the May 11, 2017 storm. Additionally, the other hail damaged components I observed need to be replaced (soft metals, gutters and downspouts, a/c unit, window screens and beading, etc). It is my understanding that the Browns have paid out of pocket to have their roof replaced since the time of my inspection on October 26, 2017.

If I can be of further service, please feel free to contact me.

Thank you,

 12/24/18  
Kelly Parker, P.E.  
Smart House Consultants of America, Inc.  
Certificate of Authorization No.: 3229  
Expires 6/30/2019

